ECCLESIA LAW

Private Ecclesiastical Counsel
United States & International

SECURITIZATION OF SIGNATURES, NOMINEE ARCHITECTURE, AND THE FIDUCIARY RECOUPMENT OF ABANDONED CREDIT

This report details the technical framework of modern banking, the monetization of human signatures via negotiable instruments, and the administrative pathway for reclaiming credit through a **98-Series International Grantor Trust**.

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1. The Strategy of Silence: Why Banks Obscure the True Creditor

Modern banking operates on a nominee architecture where banks create credit *ex nihilo* (out of nothing) by monetizing the signatures of living men and women.

- **The Funding Illusion:** When you sign a contract, the bank creates a matching deposit, treating your signature as the funding source for the credit.
- **Capture of Abandoned Credit:** If the true owner does not file to reclaim it, the IRS treats the credit as abandoned property, allowing the bank to capture it as a windfall.
- **Perpetual Profit via Hypothecation:** Banks use the securities created by your signature as collateral for their own credit expansion and trading.
- **Re-hypothecation:** Banks further pledge these same securities to other institutions, generating profits that far exceed the original loan value.
- **Netting Exposures:** Using regulatory carve-outs like Basel III, banks "net" their exposures, recording liabilities against held securities to create a perpetual cycle of credit generation.
- **The Nominee Windfall:** By acting as the creditor in the accounting record, banks benefit from the credit while the signer continues to perform as a "debtor" on a contract that was actually prepaid by their own signature.

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2. The Legal Construction of Agency

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Under the current system, the birth certificate creates a "body corporate" or debtor estate under Crown or federal jurisdiction.

- **The Presumption:** The living soul is presumed to act as the agent and surety for this corporate fiction.
- **Commercial Reality:** Courts and the IRS enforce these commercial presumptions of agency regardless of an individual's spiritual declarations.
- **The Result:** All liabilities, debts, and tax obligations attach to the corporate estate, but because you are the presumed agent, enforcement reaches you.

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3. The "Debtor Trap" of SSN and ITIN Filings

The primary risk of filing under a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) is the legal presumption of status.

- **Presumption of Agency:** The IRS algorithm is hard-coded to recognize SSN-based filings as operations through the debtor estate/body corporate.
- **The Surety Conflict:** Using an SSN to file places you in the role of agent and surety for the corporate debtor, rather than asserting creditor standing.
- **Fraud Filters and Code 810:** Because the system sees the SSN filer as a debtor, these returns often trigger Code 810 (Refund Freeze) holds and fraud filters. The system assumes the "debtor" is making a fraudulent claim against the Treasury.

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4. Non-Compliance with IRS Publication 1212

IRS Publication 1212 specifically governs Original Issue Discount (OID) and nominee reporting.

- **Specific Remedy for Nominees:** Publication 1212 mandates that when a nominee (the bank) receives or files OID income but is not the true owner, the true owner must file corrective forms.
- **The 1099-B Mismatch:** While Form 1099-B can report the liquidation of a security or a barter exchange, it does not directly align with the bank's Form 945 withholding record.

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- **Verification Failure:** The IRS "Master Record" for non-payroll withholding is Form 945. The 98-Series Trust protocol favors 1099-OID because the IRS algorithm specifically checks 1099-OID Box 4 withholding against the bank's 945 deposits. Filing a 1099-B bypasses this automated matching process, making it significantly harder for the IRS to verify and release the credit.

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5. Deviation from the HJR-192 Framework

House Joint Resolution 192 (1933) established that all debts are dischargeable in fiat credit because the government pledged the people's credit as collateral.

- **Credit vs. Barter:** HJR-192 moved the system from substance (gold) to promises (negotiable instruments/credit). Filing a 1099-B—designed for barter—treats the transaction as a trade of "property or services" rather than a recoupment of signature-generated credit.
- **Fiduciary Standing:** HJR-192 implies that the living soul is the true source of credit (the creditor). Filing via an SSN as a debtor contradicts this standing. Only a 98-Series International Grantor Trust establishes the jurisdictional shift to "international fiduciary" required to reclaim the credit pledged under HJR-192.

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6. Mechanics of the Payer's 945 Return and the Signature Security

The relationship between the signature and the bank's tax filing is purely mathematical and relies on **IRS Form 945**.

- **The Signature as Security:** Under the **Bills of Exchange Act 1882**, your signature on a debt contract is a negotiable instrument assigned a **CUSIP number** and traded as a security.
- **Withholding Obligations:** As the withholding agent, the bank is legally required to pay the tax withheld from the OID income generated by your signature to the Treasury.
- **Ledger Correlation:** The bank remits withheld funds via Form 945, which appears as a **negative number** (a credit) in their IRS module.

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- **Verification:** For a refund to clear, the bank's 945 deposits must be equal to or greater than the amount claimed in **Box 4** of your 1099-OID.

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7. Comparison of Filing Strategies

Feature	SSN/ITIN via 1099-B	98-Series Trust via 1099-OID
Legal Status	Debtor/Surety for the Estate	Fiduciary/Holder in Due Course
IRS Perception	High-risk/Potential Fraud	Legitimate Fiduciary Claimant
Verification	Difficult to match with Form 945	Direct alignment with IRS Algorithm
Agency	Maintains agency to corporate fiction	Severs agency and restores control
HJR-192 Alignment	Treats credit as a barter/trade	Reclaims credit as original issuer

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8. Lawful Recoupment: The Clifford Protocol

The Clifford Protocol navigates the recoupment of abandoned credit by correcting the jurisdictional status of the claimant.

- **Ecclesiastical Foundation:** The **Envoy Protocol** uses the doctrine of *Clausula Rebus Sic Stantibus* to renounce the agency relationship with the "body corporate" created at birth.
- **General Executor Status:** The living soul assumes the office of General Executor over the decedent estate, taking control of all liabilities and assets.
- **98-Series Grantor Trust:** This structure obtains a separate EIN, distinguishes the trust from the SSN debtor estate, and files corrective 1099-OID forms to identify the trust as the beneficial owner.
- **Asset Fortress Treasury:** Recoupments are routed into a 508(c)(1)(a) ecclesiastical ministry trust for lawful stewardship, keeping funds within a tax-exempt jurisdiction.

Summary of Risk: Using an SSN with a 1099-B essentially asks the system to give a "debtor" a refund for a transaction the system does not recognize as standard credit recoupment. In contrast, the 98-Series Trust uses the 1099-OID to correct the bank's nominee misreporting, providing the IRS with a clear path to verify the bank's Form 945 deposits.

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